

We claim:

1. A method of bill presentment comprising the steps of:

accessing information concerning the bill,

selecting information to include in the bill where at least one available choice in the selection consists of digital data sufficient to pay the bill, and where at least some of the

5 information selected consists of information accessed,

selecting at least one means for sending the bill,

preparing the bill in accordance with the information selected to be included, and

sending the bill in accordance with the at least one means selected for sending the bill.

2. A method of payment comprising the steps of:

selecting a means for payment where at least one available choice consists of digital data sufficient to pay,

selecting a means for sending the payment,

selecting a person to receive the payment,

5 preparing a payment in accordance with the means selected for paying, and

sending the bill so prepared consistent with the means selected for sending the bill to the person selected to receive the bill.

10 3. A bill that contains in digital form that contains in digital form sufficient information to pay the bill.

4. A bill payment instrument which contains in digital form sufficient information to pay a bill.